

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

NORTHERN REGION

STATE : PUNJAB

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	4,84,219	7196,06	6135,04	2,85,433	5486,12	4607,42
1. Direct Finance	4,79,282	6780,89	5800,30	2,77,960	4590,60	3904,58
2. Indirect Finance	4,937	415,18	334,74	7,473	895,52	702,84
II. INDUSTRY	18,064	4803,84	3385,29	27,157	4568,00	3537,35
1. Mining & Quarrying	223	147,10	37,23	358	85,86	51,36
2. Food Manufacturing & Processing	2,030	563,29	425,64	4,587	1578,90	1193,87
(a) Rice Mills, Flour & Dal Mills	973	391,21	291,40	2,594	959,96	739,41
(b) Sugar	8	1,52	1,08	22	108,29	83,23
(c) Edible Oils & Vanaspati	126	47,69	37,90	536	204,42	163,37
(d) Tea Processing	3	3,26	1,95	8	17,20	16,79
(e) Processing of Fruits & Vegetables	17	6,18	4,79	32	4,26	3,77
(f) Others	903	113,43	88,53	1,395	284,78	187,31
3. Beverage & Tobacco	29	97,56	61,41	71	37,03	30,66
4. Textiles	2,810	826,41	584,86	1,823	531,75	432,73
(a) Cotton Textiles	252	324,41	189,02	365	318,16	237,95
(b) Jute & Other Natural Fibre Textiles	170	16,71	11,38	52	3,94	2,92
(c) Handloom Textiles & Khadi	1,493	12,97	10,57	856	10,41	7,60
(d) Other Textiles & Textile Products	895	472,33	373,88	550	199,24	184,26
5. Paper, Paper Products & Printing	257	151,13	105,41	316	92,61	80,74
6. Leather & Leather Products	154	14,38	12,78	172	4,44	2,79
7. Rubber & Plastic Products	180	53,15	40,62	763	55,71	40,34
8. Chemicals & Chemical Products	342	200,61	178,06	622	137,26	110,35
(a) Heavy Industrial Chemicals	14	58,86	46,46	38	12,54	11,72
(b) Fertilisers	12	68,64	76,21	16	10,42	9,11
(c) Drugs & Pharmaceuticals	83	10,59	6,38	151	23,80	20,90
(d) Non-Edible Oils	13	1,64	1,51	19	5,17	4,81
(e) Other Chemicals & Chemical Products	220	60,87	47,50	398	85,33	63,81
9. Petroleum, Coal Products & Nuclear Fuels	36	155,66	78,81	57	10,04	8,60
10. Manufacture of Cement & Cement Products	150	27,57	24,62	182	13,99	11,22
11. Basic Metals & Metal Products	617	363,94	287,91	6,783	963,19	712,30
(a) Iron & Steel	114	270,78	203,41	990	747,76	523,29
(b) Non-Ferrous Metals	39	21,88	18,07	63	18,07	16,87
(c) Metal Products	464	71,29	66,42	5,730	197,35	172,14
12. Engineering	985	148,36	120,09	2,955	234,85	199,16
(a) Heavy Engineering	121	13,57	11,66	249	52,20	44,72
(b) Light Engineering	576	53,49	43,31	1,195	86,30	64,46
(c) Electrical Machinery & Goods	203	48,74	36,70	1,417	91,78	85,95
(d) Electronic Machinery & Goods	85	32,56	28,43	94	4,58	4,03
13. Vehicles, Vehicle Parts & Transport Equipments	570	101,47	75,82	467	143,15	113,18
14. Other Industries	7,733	498,00	365,93	5,037	169,43	132,80
15. Electricity, Gas & Water	20	860,94	594,96	40	66,22	52,65
(a) Electricity Generation & Transmission	18	859,84	593,93	25	64,37	51,22
(b) Non-Conventional Energy	–	–	–	3	23	13
(c) Gas, Steam & Water Supply	2	1,10	1,04	12	1,62	1,29
16. Construction	1,928	594,28	391,14	2,924	443,56	364,62
III. TRANSPORT OPERATORS	3,313	104,95	73,24	2,081	65,06	48,40
IV. PROFESSIONAL AND OTHER SERVICES	32,657	1865,25	1517,07	34,387	1574,30	1238,24
V. PERSONAL LOANS	1,19,178	2178,91	1666,99	1,93,595	4380,62	3238,83
1. Loans for Purchase of Consumer Durables	4,348	32,84	27,03	5,706	49,24	39,21
2. Loans for Housing	27,828	765,70	648,33	43,657	1774,80	1490,47
3. Rest of the Personal Loans	87,002	1380,37	991,62	1,44,232	2556,58	1709,15
VI. TRADE	42,962	990,63	800,18	48,200	1910,52	1458,64
1. Wholesale Trade	2,245	269,79	219,53	2,348	338,24	273,64
2. Retail Trade	40,717	720,83	580,65	45,852	1572,28	1185,00
VII. FINANCE	846	153,30	143,19	631	42,61	33,73
VIII. ALL OTHERS	31,770	580,61	470,93	43,446	802,73	623,63
TOTAL BANK CREDIT	7,33,009	17873,55	14191,93	6,34,930	18829,95	14786,24

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MARCH 2008**

NORTHERN REGION

STATE : PUNJAB

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	75,108	4467,10	3680,84	12,267	1066,84	929,09
1. Direct Finance	71,621	2397,02	1932,13	10,930	390,59	349,57
2. Indirect Finance	3,487	2070,07	1748,71	1,337	676,25	579,52
II. INDUSTRY	38,873	20007,91	14300,52	28,717	11122,66	7784,43
1. Mining & Quarrying	489	333,67	252,25	57	21,09	18,55
2. Food Manufacturing & Processing	2,671	1560,21	1211,25	899	181,09	151,03
(a) Rice Mills, Flour & Dal Mills	1,405	799,50	640,73	260	62,84	50,62
(b) Sugar	29	191,77	117,95	7	26,66	22,57
(c) Edible Oils & Vanaspati	216	224,97	164,99	44	13,45	9,52
(d) Tea Processing	5	1,42	40	1	5,00	3,72
(e) Processing of Fruits & Vegetables	43	17,58	16,19	18	3,84	3,43
(f) Others	973	324,97	271,00	569	69,30	61,18
3. Beverage & Tobacco	61	41,92	29,24	23	33,89	27,06
4. Textiles	6,932	5374,42	4032,90	8,049	6261,27	3984,33
(a) Cotton Textiles	2,419	3046,78	2176,71	1,573	3243,06	2022,13
(b) Jute & Other Natural Fibre Textiles	1,592	81,55	47,89	153	28,32	25,04
(c) Handloom Textiles & Khadi	176	45,01	25,86	340	24,34	18,09
(d) Other Textiles & Textile Products	2,745	2201,08	1782,44	5,983	2965,55	1919,07
5. Paper, Paper Products & Printing	849	620,73	481,80	515	656,62	488,04
6. Leather & Leather Products	374	160,73	116,29	105	26,44	19,81
7. Rubber & Plastic Products	1,187	1422,52	459,52	691	186,25	141,11
8. Chemicals & Chemical Products	1,016	927,82	758,68	1,224	168,86	128,78
(a) Heavy Industrial Chemicals	120	112,03	99,37	77	60,62	49,48
(b) Fertilisers	28	84,88	79,27	11	2,15	1,83
(c) Drugs & Pharmaceuticals	236	397,24	296,92	792	47,15	36,24
(d) Non-Edible Oils	34	13,09	11,46	4	47	44
(e) Other Chemicals & Chemical Products	598	320,58	271,67	340	58,47	40,79
9. Petroleum, Coal Products & Nuclear Fuels	51	163,20	17,37	23	3,25	2,36
10. Manufacture of Cement & Cement Products	233	45,47	42,05	157	22,27	18,82
11. Basic Metals & Metal Products	6,796	1825,26	1401,20	6,937	931,51	745,09
(a) Iron & Steel	1,237	1016,24	745,15	632	639,70	532,05
(b) Non-Ferrous Metals	452	172,30	134,92	57	29,41	18,78
(c) Metal Products	5,107	636,72	521,13	6,248	262,39	194,27
12. Engineering	3,843	1399,80	1111,06	2,749	1079,22	810,38
(a) Heavy Engineering	520	144,32	115,05	617	290,00	237,19
(b) Light Engineering	2,513	997,38	787,81	1,456	693,04	497,87
(c) Electrical Machinery & Goods	604	192,89	154,84	232	34,34	28,67
(d) Electronic Machinery & Goods	206	65,21	53,36	444	61,84	46,65
13. Vehicles, Vehicle Parts & Transport Equipments	1,216	973,87	478,42	2,637	662,49	504,31
14. Other Industries	8,449	1200,00	1000,70	2,697	297,90	244,43
15. Electricity, Gas & Water	70	2613,30	1794,39	22	22,52	19,68
(a) Electricity Generation & Transmission	37	2585,05	1787,09	19	20,79	18,13
(b) Non-Conventional Energy	5	58	50	2	48	48
(c) Gas, Steam & Water Supply	28	27,67	6,79	1	1,25	1,07
16. Construction	4,636	1344,99	1113,42	1,932	567,99	480,66
III. TRANSPORT OPERATORS	4,855	357,45	241,84	3,904	232,19	163,52
IV. PROFESSIONAL AND OTHER SERVICES	74,831	5801,22	4475,92	18,857	1124,58	895,82
V. PERSONAL LOANS	2,15,006	5922,54	4511,10	1,30,112	3608,43	2824,02
1. Loans for Purchase of Consumer Durables	5,257	55,90	41,01	4,614	66,41	52,01
2. Loans for Housing	54,222	2653,65	2281,33	29,119	1475,19	1254,23
3. Rest of the Personal Loans	1,55,527	3212,98	2188,76	96,379	2066,83	1517,78
VI. TRADE	37,718	4200,45	3148,22	17,457	1831,50	1512,88
1. Wholesale Trade	3,659	954,24	644,56	2,438	750,45	640,24
2. Retail Trade	34,059	3246,21	2503,66	15,019	1081,05	872,64
VII. FINANCE	459	242,71	167,30	246	88,93	23,44
VIII. ALL OTHERS	46,698	2056,81	1794,50	43,884	983,19	769,96
TOTAL BANK CREDIT	4,93,548	43056,19	32320,23	2,55,444	20058,32	14903,16